

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

In Re:	§	
STIDARD, LINDA LORRAINE,	§	CASE NO. 20-21512 TPA
Debtor	§	
	§	
Natalie Lutz Cardiello, Esquire, Trustee,	§	CHAPTER 7
Movant	§	
	§	DOCUMENT NO.
v.	§	
	§	
<u>No Respondent</u>	§	

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**AMENDED NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that NATALIE LUTZ CARDIELLO, ESQUIRE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

CLERK OF THE COURT  
U.S. BANKRUPTCY COURT  
600 GRANT STREET  
PITTSBURGH, PENNSYLVANIA 15219

A Zoom Video Conference Hearing will be held on March 11, 2021 at 10:30 a.m. before Judge Thomas P. Agresti via the Zoom Video Conference Application ("Zoom"). To participate in and join a Zoom Hearing please initiate and use the following link at least 15 minutes prior to the scheduled Zoom Hearing time: <https://www.zoomgov.com/j/16021303488>, or alternatively, you may use the following: Meeting ID: 160 2130 3488. For questions regarding the connection, contact Judge Agresti's Staff Lawyer, Atty. Courtney Neer, at 814-464-9781. All attorneys and Parties may only appear by Zoom and must comply with Judge Agresti's Amended Notice of Temporary Modification of Appearance Procedures, dated and effective June 10, 2020, which can be found on the Court's website at

<https://www.pawb.uscourts.gov/sites/default/files/pdfs/tpa-proc-appearances.pdf>. Under the current COVID-19 circumstances, the general public may appear telephonically if unable to do so via the Internet. When the need to appear telephonically arises members of the general public should immediately contact Staff Attorney Courtney Neer to make telephonic arrangements. Only ten minutes is being provided on the calendar. No witnesses will be heard. If an evidentiary hearing is required, it will be scheduled by the Court for a later date.

You are further instructed to file with the Clerk and serve upon the undersigned attorney for

Movant a response to the Motion by no later than February 22, 2021, in accordance with the Federal Rules Of Bankruptcy Procedure, the Local Rules of this Court, and the general procedures of the Presiding Judge as found on the Court's web page at [www.pawb.uscourts.gov](http://www.pawb.uscourts.gov). If you fail to timely file and serve a written response, an order granting the relief requested in the Motion may be entered and the hearing may not be held. Please refer to the Judge's calendar posted on the Court's web site at [www.pawb.uscourts.gov](http://www.pawb.uscourts.gov) to verify if a default order was signed or if the hearing will go forward as scheduled.

Date Mailed: 01/29/2021

By: /s/ Natalie Lutz Cardiello  
Trustee

*Natalie Lutz Cardiello, Esquire  
Bankruptcy Trustee  
107 Huron Drive  
Carnegie, PA 15106*

UNITED STATES BANKRUPTCY COURT  
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In Re: §  
STIDARD, LINDA LORRAINE, § CASE NO. 20-21512 TPA  
Debtor §  
§  
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Movant §  
§ DOCUMENT NO.  
v. §  
§  
No Respondent §

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SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of	\$	131,000.00
and approved disbursements of	\$	118,326.02
leaving a balance on hand of <sup>1</sup>	\$	12,673.98

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: Natalie Lutz Cardiello, Esquire	\$ 5,000.00	\$ 0.00	\$ 5,000.00
Trustee Expenses: Natalie Lutz Cardiello, Esquire	\$ 217.40	\$ 0.00	\$ 217.40
Attorney for Trustee Fees: Natalie Lutz Cardiello, Esquire	\$ 1,750.00	\$ 0.00	\$ 1,750.00
Total to be paid for chapter 7 administrative expenses		\$ 6,967.40	
Remaining Balance		\$ 5,706.58	

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

NONE

Tardily filed claims of general (unsecured) creditors totaling \$ 32,656.17 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 17.5 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	KEYBANK N.A.	\$ 32,656.17	\$ 0.00	\$ 5,706.58
Total to be paid to tardy general unsecured creditors			\$	5,706.58
Remaining Balance			\$	0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/ Natalie Lutz Cardiello

*Natalie Lutz Cardiello, Esquire  
Bankruptcy Trustee  
107 Huron Drive  
Carnegie, PA 15106*

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

In re:  
Linda Lorraine Stidard  
Debtor

Case No. 20-21512-TPA  
Chapter 7

District/off: 0315-2  
Date Rcvd: Feb 02, 2021

User: dkam  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 6

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 04, 2021:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	#+ Linda Lorraine Stidard, 100 Nevins Lane, Elizabeth, PA 15037-1020
r	+ Kevin Shaner, EXP Realty, LLC, 1653 McFarland Road, Pittsburgh, PA 15216-1810
15241330	+ Dayo Navalgund Associates, PO Box 747, Greensburg, PA 15601-0747
15241332	Quicken Loans, PO Box 6577, Carol Stream, IL 60197-6577

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
15241331	Email/Text: key_bankruptcy_ebnc@keybank.com	Feb 03 2021 03:04:00	Key Bank, PO Box 94955, Cleveland, OH 44101-4955
15318502	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Feb 03 2021 03:04:00	KeyBank N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338

TOTAL: 2

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

<b>Recip ID</b>	<b>Bypass Reason</b>	<b>Name and Address</b>
cr		Quicken Loans, LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 04, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-2

User: dkam

Page 2 of 2

Date Rcvd: Feb 02, 2021

Form ID: pdf900

Total Noticed: 6

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 1, 2021 at the address(es) listed below:**

**Name**                   **Email Address**

Brian Nicholas

on behalf of Creditor Quicken Loans LLC bnicholas@kmllawgroup.com

Coleen A. Jeffrey

on behalf of Debtor Linda Lorraine Stidard langlaw.lang@gmail.com cajeffreyesquire@gmail.com

Natalie Lutz Cardiello

ncardiello@cardiello-law.com ncardiello@ecf.axosfs.com

Natalie Lutz Cardiello

on behalf of Trustee Natalie Lutz Cardiello ncardiello@cardiello-law.com ncardiello@ecf.axosfs.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

TOTAL: 5